

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Monique Oliphant

Debtor(s)

Case No. 17 B 23432

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2017.
- 2) The plan was confirmed on 12/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/14/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/07/2018, 08/14/2018, 09/27/2018.
- 5) The case was Dismissed on 10/29/2018.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,108.39
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,108.39

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,016.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$91.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,108.39

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American First Finance	Unsecured	766.81	1,202.90	1,202.90	0.00	0.00
America's Financial Choice Inc	Unsecured	1,890.60	766.81	766.81	0.00	0.00
Chase Bank	Unsecured	200.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	952.55	NA	NA	0.00	0.00
City of Chicago Corporate Counselor	Unsecured	5,000.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	7,554.92	11,919.10	11,919.10	0.00	0.00
Comcast	Unsecured	300.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	890.78	1,297.80	1,297.80	0.00	0.00
Credit Collection Servic	Unsecured	890.78	NA	NA	0.00	0.00
Crest Financial	Unsecured	2,313.95	NA	NA	0.00	0.00
DeVry Education Group	Unsecured	2,600.00	2,951.59	2,951.59	0.00	0.00
Direct TV	Unsecured	892.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	4,331.87	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	6,248.86	7,304.13	7,304.13	0.00	0.00
Educational Credit Management Corp	Unsecured	0.00	5,063.45	5,063.45	0.00	0.00
Express Cash Mart of Illinois LLC	Unsecured	667.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	465.19	NA	NA	0.00	0.00
Great Lakes Credit Union	Unsecured	70.00	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	6,725.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	0.00	0.00	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	465.00	465.19	465.19	0.00	0.00
Majestic Lake Financial	Unsecured	1,426.50	900.00	900.00	0.00	0.00
Midland Funding LLC	Unsecured	638.99	638.99	638.99	0.00	0.00
Millenium Credit	Unsecured	728.59	NA	NA	0.00	0.00
Money Lion of Illinois LLC	Unsecured	829.93	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	4,124.68	4,493.17	4,493.17	0.00	0.00
Portfolio Recovery Associates	Unsecured	661.00	661.81	661.81	0.00	0.00
Portfolio Recovery Associates	Unsecured	462.00	462.91	462.91	0.00	0.00
Quantum3 Group	Unsecured	1,059.09	1,056.09	1,056.09	0.00	0.00
Speedy Cash	Unsecured	680.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	750.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Trust Lending Group	Unsecured	525.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	72,973.00	85,234.13	85,234.13	0.00	0.00
University of Phoenix	Unsecured	1,200.00	NA	NA	0.00	0.00
Village of North Riverside	Unsecured	100.00	NA	NA	0.00	0.00
White Hill Cash	Unsecured	780.00	NA	NA	0.00	0.00
White Hill Cash	Unsecured	281.33	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$124,418.07	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,108.39</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$2,108.39</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.